



A handwritten signature in black ink, appearing to read "Timothy W. Dore".

Timothy W. Dore
U.S. Bankruptcy Court
(Dated as of Entered on Docket date above)

TIMOTHY W. DORE
United States Bankruptcy Judge
700 Stewart Street, Room 8106
Seattle, WA 98101
(206) 370-5300

Chapter 7

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON AT SEATTLE**

In re:

Patrick A Means,

Debtor.

Case No. 13-14674-TWD

**ORDER DENYING REAFFIRMATION
AGREEMENTS**

THIS MATTER came before the Court on October 17, 2013 for approval of the reaffirmation agreements between the Debtor and Ally Financial and Capital One, N.A. ("Creditors") [Docket Nos. 9 and 10]. The Court considered the agreements, the testimony, and the bankruptcy schedules of the Debtor. The Court finds that the agreements may impose an undue hardship on the Debtor and any dependent of the Debtor and may not be in the Debtor's best interest. Now, therefore, it is hereby ORDERED that:

ORDER DENYING REAFFIRMATION
AGREEMENTS - 1

1 1. The reaffirmation agreements between the Debtor and Creditors are DENIED.

2 /// End of Order ///

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5 **To be served on the Debtor via the BNC.**
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